

**User's Guide for
PIA Calculation Program
version 1998.1**

SOCIAL SECURITY ADMINISTRATION
Office of the Chief Actuary

October 1997

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Requirements:

1.44 MB disk drive

1 MB disk space

Sufficient memory to run Windows

Additional copies of the PIA98 disk and user's guide may be ordered from the National Technical Information Service. Call (703) 487-4650 for ordering information and prices. At time of printing, current product numbers were not known. Ask for the update to the following product number:

PB95-502233 — 3 1/2 inch disk and user's guide.

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INTRODUCTION

Description and use

The Social Security benefit estimate program (PIA program) is an interactive program written for the IBM PC and compatibles. It produces the Social Security primary insurance amount (PIA) for an old-age, survivor, or disability benefit, given the characteristics of a particular worker. It also produces the maximum family benefit (MFB) and, for old-age and survivor cases, the actuarial reduction or increment factor and monthly benefit amount (MBA) in single-benefit cases.

The program can produce a PIA for any historical case from the first Social Security benefit paid (1940). It can also produce a projected PIA, based on stored or user-specified assumptions, through 2070. All amendments to the law, and automatic adjustments, through 1997 are taken into account.

The program can also produce the figures shown in the Personal Earnings and Benefit Estimate Statement (PEBES). PEBES provides estimates for early, normal, and delayed retirement, survivors, and disability benefits.

Although we have tried to be as accurate as possible, this is not the same program as is used for official Social Security calculations and it may produce results that differ from an official calculation. In particular, we have made approximations for pre-1965 benefits and for the frozen minimum PIA, and we do not yet take account of disability non-exclusion calculations or disability guarantee PIAs. Based on experience to date, this program matches the official calculations very well, with most differences due to late posting of earnings to the earnings record, or different assumptions for projected benefits.

Benefits of the PIA program

This program automates what might otherwise be a lengthy hand calculation. It has some limitations as compared to the on-line benefit estimate program available in the Social Security Administration, but it has some advantages also:

- cases can be saved on disk to be rerun later,
- a large amount of detailed output is available,

- assumptions as to future benefit increases and average wages can be user-selected,
- the windfall elimination provision is included, and
- the program can be run on a stand-alone personal computer.

Training

The program is menu-driven. The user can get an explanation of any menu item or dialog box by pressing the F1 function key while the item in question is highlighted. However, the user is expected to be generally familiar with the Social Security program (e.g. benefits can be paid to retirees, survivors, or disabled workers, etc.). Within the Social Security Administration, anyone who has used the on-line benefit estimate program should have no problem with this program.

Technical support

Within the Social Security Administration (SSA), designated local support personnel should be contacted for technical support, and updates will be distributed through established channels. Outside of SSA, the program may be kept up to date by adding the annually announced automatic changes to the benefit increases and wage-related amounts. Those figures are available on a voice-mail telephone (at 410-965-3053) beginning around mid-October for the next year. They will also be available at the SSA World Wide Web site (www.ssa.gov).

Comments

We welcome your written suggestions and comments. If you let us know how you would like the program modified, we will make the suggested changes, if possible, if we think there is widespread interest.

Send your suggestions and comments to the author at:

Room 4-N-29 Link
6401 Security Blvd.
Baltimore, MD 21235

I. GETTING STARTED

The distribution disk with the PIA program has 24 files:

- ANYPIA.EXE - the main PIA program;
- ANYPIA.HLP - help information;
- README.TXT - last-minute information;
- 21 sample calculation files (with extensions of .PIA).

There is also a subdirectory SOURCE, containing the source code for the program. See "USER MODIFICATIONS" on page 45 for more information about the source code.

You should first install the program from the floppy disk, either to a local machine (workstation) or a network server. The installation procedure is the same for a workstation or server; see below for steps to follow when running the program over a network.

Installation to a workstation or server

Install the contents of the floppy disk to the chosen hard drive (drive C, for example). First, create a subdirectory at the C:> prompt by entering **mkdir \pia**. Change to that directory by entering **cd \pia**. Insert the PIA disk into drive A (or drive B) and copy all the files in the root directory onto the hard drive by entering **copy a:*.*** (or **copy b:*.***).

Creating an icon

You can create an icon for the benefit estimate program on your Windows desktop. The way to do that depends on whether you are running old Windows (Windows 3.1 or Windows NT 3.5) or new Windows (Windows 95 or Windows NT 4). If you are running the program over a network, first open the shared network directory containing the benefit estimate program.

Under old Windows, open the Program Group that will contain the benefit estimate program icon. From the Program Manager menu, choose "File", "New...". From the dialog box that appears, choose "Program Item" and then "OK". In the "Program Item Properties" dialog box that appears, enter a description such as "SS Benefit Calculator"

GETTING STARTED

and a command line such as “c:\pia\anypia.exe”. (If you are running the benefit estimate program over a network, use the appropriate share drive letter in place of “c:”.) Click on the “Change Icon...” button. In the “Change Icon” dialog box that appears, click on the “OK” button. In the “Program Item Properties” dialog box, click on the “OK” button. You should have an icon for the benefit estimate program.

Under new Windows, double-click on “My Computer”. In the window that opens, double-click on “C:” (or whichever local or network drive contains the directory you created for the benefit estimate program). In the window that opens, double-click on the “PIA” folder. Drag the “Anypia.exe” file to the desktop. It will be given the name “Shortcut to Anypia”. Close the various directory windows. You can double-click on the “Shortcut to Anypia” to start the program.

Running the PIA program

To run the program locally, simply change to the \PIA subdirectory at a command prompt. Then start the program by entering **anypia**. Or if you followed the preceding directions for creating a desktop icon, double-click on the icon.

The benefit estimate program runs over a network identically to how it runs locally. You should be careful, when saving a case, that you choose an appropriate directory. (Your network administrator may not have given you permission to write to the server directory where the benefit estimate program is located.) You may have an assigned area on the server, or you may want to save to your local machine.

II. MAIN MENU

When you start the program, you are presented with the main menu (the bar at the top of the screen) with seven choices (“File”, “Edit”, “View”, “Dialogs”, “Setup”, “Run”, or “Help”). Click the mouse on your selection. A pulldown menu will appear giving you additional selections. Click the mouse on your selection from the pulldown menu.

File

If you select “File” from the main menu, you will be offered the choices “New”, “Open...”, “Save”, “Save As...”, “Print...”, “Print Preview”, “Print Setup...”, the names of up to four previously saved cases, and “Exit”. Choose “New” to restore all values for the current case to the default values. If you have saved a case in a previous run, you can choose “Open...” to recall that case. After a case has been entered and edited, you can choose “Save” or “Save As...” to save it on the disk so that it can be recalled later. You can choose “Print...” to print the results after you have calculated the results for the current case (see Run). Choose “Print Preview” to see what the printed results for the current case would look like. Choose one of the listed cases as a shortcut to opening that case. Choose “Exit” to stop the program.

If you are saving a case using “Save As...”, or recalling a previously saved case, you will be prompted for the name of the case via the standard Windows file dialog box. (If you choose “Save”, the case will automatically be saved using the last specified name. If you haven’t yet specified a file name, you must use “Save As...”, not “Save”.) Enter the name of the file with the stored case. This must be a legal name. You can also choose the drive and directory. The program will add an extension of “.PIA” to the file name so it can recognize the saved file as a PIA case. If you enter the extension as part of the name, it should be “.PIA” so that it will be listed whenever you open the file dialog box.

See “APPENDIX B. FILE STRUCTURE” on page 55 for more information on the contents of the “.PIA” file.

Edit

The “Edit” menu is not currently used, but is shown for compatibility with other Windows programs.

MAIN MENU

View

From the “View” pulldown menu, you can choose to make the toolbar or status bar either visible or not visible. (Both are visible by default.) The toolbar, under the main menu, has shortcut buttons to open or save a case, print the results, or access the help files. The status bar, at the bottom of the main view, gives the status of the current operation.

Dialogs

If you select “Dialogs” from the main menu, a pulldown menu will allow you to choose from a series of dialog boxes. See “DESCRIPTION OF INPUT” on page 15 for information on filling out the dialogs.

Some choices on the pulldown menu are grayed out, meaning that they are not available for the current case. For instance, if you have chosen PEBES as the type of benefit in the “Worker Info...” dialog, the “Non-PEBES Info...” choice in the pulldown menu will be grayed out.

Setup

The “Setup” menu choice allows you to select among three data-initialization choices. It is not necessary to select any of the three choices to calculate a PIA, but you may want to select them in some circumstances. See “SETUP OPTIONS” on page 9 for details on these items.

- The “Computation Year...” menu choice allows you to change among various possible computation years. The current distribution of the benefit estimate program is preconfigured with a computation year of 1998.
- The “Field Office Info...” menu choice allows you to tailor the field office address, and name and title of the field office manager, to the appropriate values.
- The “Historical Amounts” menu choice allows you to review or update the historical average wage series and benefit increases. Slide the mouse to the right while holding down, or click on “Historical Amounts”, to see the submenu choices “Review...” and “Update...”.

- The “Benefit Increases” menu choice allows you to change any of the four stored sets of benefit increase assumptions. Slide the mouse to the right while holding down, or click on “Benefit Increases”, to see the submenu choices “Set 1”, “Set 2”, “Set 3”, and “Set 4”.
- The “Catch-up Increases” menu choice allows you to change any of the four stored sets of catch-up benefit increase assumptions. Slide the mouse to the right while holding down, or click on “Catch-up Increases”, to see the submenu choices “Set 1”, “Set 2”, “Set 3”, and “Set 4”.
- The “Average Wage Increases” menu choice allows you to change any of the four stored sets of average wage increase assumptions. Slide the mouse to the right while holding down, or click on “Average Wage Increases”, to see the submenu choices “Set 1”, “Set 2”, “Set 3”, and “Set 4”.

Run

When you choose “Run” and then “Start” from the pulldown menu, the benefit is computed for the currently chosen case. If the data entered is inconsistent, a dialog box will appear describing the error. If there are no problems with the data, the results are presented on the screen.

The results presented on the screen are the same as what would be printed if “Print...” were chosen from the “File” menu. See “DESCRIPTION OF OUTPUT” on page 33 for a description of the output.

Help

When you choose “Help”, you are given three choices:

- “Index” presents a summary of the items available in the help files for this program,
- “Using Help” presents general information on using Microsoft help files, and
- “About ANYPIA” presents the name and version of the program.

Data can be entered or modified by choosing “Dialog” from the main menu and then one of the choices from the pulldown menu. You must

MAIN MENU

answer the prompts which appear in the dialog box which will be presented to you.

If more than 1 number is in a single response, the numbers are separated by pre-entered slashes. Months and days should be entered as 1 or 2 digits without any spaces (e.g. March 7 would be "3/7" or "03/07", but not " 03/07" with a leading space). Years should be entered as 4 digits.

You can move to other responses on the form by pressing the tab key or by selecting them with the mouse. You can accept all responses currently shown on the dialog box by clicking "OK", or return to the main menu by clicking "Cancel". You can get help on any dialog box by pressing the F1 key while that dialog is open.

In order to produce accurate results with this program, you must have a Social Security earnings record showing earnings for each year. You should also have the total number of quarters of coverage earned through 1977. (Quarters of coverage after 1977 are calculated by the program.) If the number is not known, you can enter 40, since that is the maximum number needed for a retirement or survivor benefit.

It is possible to produce approximate results without a Social Security earnings record by projecting known earnings forward or backward to years with unknown earnings. The benefit estimate produced will only be as accurate as your assumption about unknown earnings.

III. SETUP OPTIONS

The “Setup” main menu choice offers you six data-initialization choices from the pulldown menu: “Computation Year...”, “Field Office Info...”, “Historical Amounts”, “Benefit Increases”, “Catch-up Increases”, and “Average Wage Increases”. It is not necessary to choose any of the six selections to calculate a PIA, but you may want to choose them in some circumstances.

Computation year

The “Computation Year...” menu choice allows you to change among various possible computation years. The current distribution of the PIA disk contains data through computation year 1998. A computation year of 1998 means that benefit increases through December 1997 and benefit formulas through 1998 are known and available to the program. Trying to set the computation year to a year after 1998 before adding data for the future years will result in error messages.

In general, you do not need to choose an earlier computation year. However, you can choose an earlier computation year if you need to reproduce a result produced in an earlier year. For instance, if you received an official PEBES statement dated December 1997 and it is now 1998, you would have to change the computation year to 1997 in order to reproduce the PEBES statement results.

You should update the computation year as new benefit calculation parameters become available. The necessary data for future computation years can be added by choosing “Historical Amounts—Update” from the “Setup” pulldown menu. After the calculation parameters are entered and saved, the computation year can be updated.

After you have updated the computation year, the new value is saved in the ANYPIA.INI file (see “APPENDIX C. ENTRIES IN ANYPIA.INI OR THE REGISTRY” on page 61). Press “Cancel” to exit from the dialog box without saving the new value to the ANYPIA.INI file.

Field office information

The “Field Office Info...” menu choice allows you to tailor the field office address, and name and title of the field office manager, to the appropriate values. This gives each Social Security Administration

SETUP OPTIONS

field office the ability to produce customized letters transmitting their PEBES estimates. Users outside of the Social Security Administration can ignore this information.

After you have changed the field office information, the new values are saved in the ANYPIA.INI file (see “APPENDIX C. ENTRIES IN ANYPIA.INI OR THE REGISTRY” on page 61). Press “Cancel” to exit from the dialog box without saving any new values to the ANYPIA.INI file.

Historical amounts

The “Historical Amounts” menu choice has three subchoices, allowing you to review, modify, or update the historical average wage series and benefit increases.

Review. If you choose “Review” from the submenu, the following values will appear on the screen, starting with the amounts used for 1979 computations:

- the average wage (indexing) amount for the second preceding year,
- the OASDI wage base,
- the old-law wage base (ignoring the 1979-81 ad hoc increases), and
- the benefit increase in the prior year.

Press “Next Year” to see the values for each year up through 1998, or whatever the computation year is currently set to.

Modify. The “Modify” item on the submenu allows you to modify values in the four series listed above that have been entered via the “Update” submenu item. This selection is not available if you have not entered any values via that submenu item. Current values for the four series will appear on the screen, starting with the amounts used for 1999 computations (for the current version of the program). Change the value for any of the four series.

Press “Next Year” to see and modify the values for each year up through the last year for which values have been entered via the “Update” submenu item. After you have modified values in the four series, the values are saved in the ANYPIA.INI file (see “APPENDIX C. ENTRIES IN ANYPIA.INI OR THE REGISTRY” on page 61). Press

“Cancel” to exit from the dialog box without saving any changed values to the ANYPIA.INI file.

Update. If you choose “Update” from the popup menu, you will have to provide an additional year of data for each of the four series listed above. Normally, this would be done around November 1, when the benefit increase for December and the average wage and wage bases are announced. The four necessary values, described in the following paragraphs, are available from the Office of the Chief Actuary in November of each year by phoning (410)965-3053.

The average wage is used for indexing an earnings record in the computation of Average Indexed Monthly Earnings (AIME). It also is used in the determination of the benefit formula bend points and other Social Security parameters. It is based on the average of all W-2 earnings reported to the Social Security Administration.

The wage base limits the earnings on which OASDI taxes are paid and on which OASDI benefits are based. It increases in proportion to the average wage, but is rounded to the nearest multiple of \$300. It is announced at the same time as the average wage.

The old-law OASDI wage base is necessary in the calculation of the special-minimum PIA. It increases in the same manner as the regular wage base. It is announced at the same time as the average wage, although some announcements may fail to mention the old-law wage base.

The benefit increase applies to any benefit based on a year of eligibility that is the same as, or earlier than, the year of the benefit increase. It is announced at the same time as the average wage.

After you have added the four new historical amounts, the new values are saved in the ANYPIA.INI file (see “APPENDIX C. ENTRIES IN ANYPIA.INI OR THE REGISTRY” on page 61). Press “Cancel” to exit from the dialog box without saving any new values to the ANYPIA.INI file.

Benefit increases

The “Benefit Increases” menu choice has four subchoices, allowing you to change any of the four stored sets of benefit increase assumptions. The benefit increase applies to any benefit based on a year of eligibility that is the same as, or earlier than, the year of the benefit increase.

SETUP OPTIONS

It is equal to the increase in the Consumer Price Index from the third quarter (July, August, and September) of the prior year to the third quarter of the current year, rounded to the nearest 0.1 percent.

Benefit increases. Each set of benefit increases has the capability of varying for 10 projected years. Benefit increases for all years after the tenth projected year are constant.

Allow nonzero catch-up benefit increases. Check this box if you wish to allow nonzero catch-up benefit increases to be stored. (None of the stored set of assumptions distributed with the program have any catch-up benefit increases.)

Title. Enter the title for this set of assumptions.

After you have changed the benefit increases and/or the title, the new values are saved in the ANYPIA.INI file (see “APPENDIX C. ENTRIES IN ANYPIA.INI OR THE REGISTRY” on page 61). Press “Cancel” to exit from the dialog box without saving any new values to the ANYPIA.INI file.

Catch-up increases

The “Catch-up Increases” menu choice has four subchoices, allowing you to change any of the four stored sets of catch-up increase assumptions. The subchoices will not be available unless you checked the box to allow catch-up increases described above.

Under the “stabilizer” provision of the Social Security law, a benefit increase may be reduced from what it otherwise would be, in conditions of low trust fund ratios. If a benefit increase is reduced, “catch-up” benefit increases may be paid in later years to beneficiaries affected by the initial benefit reduction. (None of the stored set of assumptions distributed with the program have any catch-up benefit increases.)

Catch-up increases. You are able to provide catch-up benefit increases for 8 calendar years, for 10 possible years of eligibility (the computation year through the ninth year after the computation year). Only values for one year of eligibility at a time are shown.

Previous year of eligibility. Click on this button when you want to go back and review information for a prior year of eligibility. If you are

already viewing information for the earliest year of eligibility, clicking this button has no effect.

Next year of eligibility. Click on this button when the 8 catch-up benefit increases are correct for the year of eligibility displayed and you want to proceed to the next year of eligibility. If you are already viewing information for the last year of eligibility, clicking this button has no effect.

After you have changed the catch-up increases, the new values are saved in the ANYPIA.INI file (see “APPENDIX C. ENTRIES IN ANYPIA.INI OR THE REGISTRY” on page 61). Press “Cancel” to exit from the dialog box without saving any new values to the ANYPIA.INI file.

Average wage increases

The “Average Wage Increases” menu choice has four subchoices, allowing you to change any of the four stored sets of average wage percentage increase assumptions. The average wage percentage increases are applied cumulatively to the last known average wage to produce projected average wages.

Average wage increases. Each set of average wage increases has the capability of varying for the most recent historical year and 10 projected years. Average wage percentage increases for all years after the tenth projected year are constant.

Title. Enter the title for this set of average wage increase assumptions.

After you have changed the average wage increases and/or the title, the new values are saved in the ANYPIA.INI file (see “APPENDIX C. ENTRIES IN ANYPIA.INI OR THE REGISTRY” on page 61). Press “Cancel” to exit from the dialog box without saving any new values to the ANYPIA.INI file.

SETUP OPTIONS

IV. DESCRIPTION OF INPUT

Data can be entered or modified by choosing “Dialogs” from the main menu. A pulldown menu offers the following selections: “Worker Info...”, “PEBES Info...”, “Non-PEBES Info...”, “Disability Info...”, “Survivor Info...”, “Noncovered Pension...”, “Summary QCs...”, “Assumptions...”, “Benefit Increases...”, “Catch-up Increases...”, “Average Wage Increases...”, “Wage Bases...”, and “Annual Earnings Info...”. You can go directly to any applicable dialog box by choosing it from the pulldown menu.

Some dialog boxes are unavailable at certain times, depending on the choices you have made. For instance, if you have chosen a PEBES case, the “Non-PEBES Info...” selection will be unavailable. This is indicated by the selection being grayed out and being unresponsive to a mouse click.

Worker information

Name. Enter the worker’s name. The name and Social Security number will be printed on each page of output for a non-PEBES case, while the name and address will be printed on a letter transmitting the estimates to the requester of a PEBES calculation.

Social Security number. Enter the worker’s Social Security number. The name and Social Security number will be printed on each page of output for a non-PEBES case.

Date of birth. Enter the month (1-12), day (1-31), and year of birth of the worker, separated by slashes. Even if you are calculating the PIA for an auxiliary or survivor beneficiary, you should enter the worker’s date of birth.

You may notice some odd results for workers born on the first day of the month, and particularly on the first day of January. This is because the Social Security law is written in terms of “attainment” of a certain age, and an age is “attained” on the day before a birthday.

Address. Enter the worker’s address, using up to three lines. The name and address will be printed on a letter transmitting the estimates to the requester of a PEBES calculation.

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Sex of worker. Choose Female or Male for the sex of the worker. The sex of the worker does not matter for current and future retirees, but it does matter for some historical cases.

Type of benefit. Choose old-age, survivor, or disability benefit, or a Personal Earnings and Benefit Estimate Statement (PEBES). If you choose PEBES, the data that you will enter will have to meet the specifications required by PEBES, as described in the help for each item. The output will consist of all the benefit estimates (old-age, survivor, and disability) shown on an official PEBES statement.

Please note that there were some minor differences between the estimates produced by this program and those produced by the initial version of the official PEBES system. Those differences involved the use of 1987 earnings in some early-retirement estimates, and the real-wage-gain increase factor in old-start and special-minimum cases. The current version of the official PEBES system eliminates those differences.

Please also note that there is a problem in reproducing official PEBES estimates that were produced in January 1989, before the PEBES system switched from a 1988 to a 1989 computation year. This program will only calculate estimates with a 1989 computation year for a processing month in 1989. There will be a similar problem at the beginning of each calendar year, before the PEBES system switches to the next computation year.

Date of benefit. In most cases, the calculated PIA does not depend on how long the beneficiary has been receiving a benefit. In the PIA program, there is only one place where the initial entitlement date affects the PIA: the DI 1-for-5 dropout year rule applies only if initial entitlement was after June 1980. In addition to the PIA, the maximum family benefit (MFB) is affected by the DI maximum family benefit formula only if initial entitlement was after that same date.

The actual benefit payable, on the other hand, is affected by the date of initial entitlement in most cases. For example, if you want an old-age benefit at age 65, but initial entitlement was at age 62, the benefit will be affected by 3 years of reduction.

Choose "Initial entitlement" if you want a benefit at initial entitlement, or "Later date" for a benefit at a later date. The actuarial reduction or delayed retirement credit will be calculated as of the date of initial entitlement.

Earnings projected back from first year entered. If you do not know the actual earnings for all years, you may want to enter earnings for some years and project earnings prior to the first year entered and/or after the last year entered. The benefit calculated with projected earnings will of course be only approximate, to the extent that the projected earnings differ from the actual earnings for those years.

Check the radio button if you want to project earnings prior to the first year of entered earnings. The Non-PEBES information dialog box will ask you for the years for which earnings are projected backward, and for the type of projection.

This option is not available for a PEBES case; all earnings must be entered.

Earnings projected after last year entered. If you do not know the actual earnings for all years, you may want to enter earnings for some years and project earnings prior to the first year entered and/or after the last year entered. The benefit calculated with projected earnings will of course be only approximate, to the extent that the projected earnings differ from the actual earnings for those years.

Check the radio button if you want to project earnings after the last year of entered earnings. The Non-PEBES information dialog box will ask you for the years for which earnings are projected forward, and for the type of projection.

This option is automatically selected in a PEBES case; earnings are projected after the current year at a constant level.

Totalization benefit. Totalization agreements between the U.S. and foreign countries provide for limited coordination of U.S. and foreign social security programs. The agreements help eliminate situations where workers suffer a loss of benefit rights because they have divided their careers between the U.S. and a foreign country. Under an agreement, workers may qualify for partial U.S. or foreign benefits, called totalization benefits, based on combined work credits from both countries.

In order to be eligible for totalization benefits, the worker must: 1) not be insured for benefits based on U.S. coverage alone, and 2) have at least 6 QCs. Check this box if you are requesting a totalization benefit.

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If you check this box, you must enter annual earnings and quarters of coverage, beginning with the first year of earnings (even if before 1950). The annual figures must be accurate to produce an accurate totalization benefit.

Medicare-only earnings. There are two types of cases where a worker may pay Medicare (HI) taxes on earnings on which OASDI taxes are not paid: 1) since 1983, some categories of employees (such as some Federal, State, and local government employees) have been covered by HI and not by OASDI, and 2) since 1991, the maximum earnings taxed for HI have been higher than the maximum taxed for OASDI. Workers earning more than the OASDI maximum paid HI tax only on earnings above the OASDI maximum, up to the HI maximum (through 1993), or on all earnings (since 1994).

Earnings taxed by HI and not by OASDI do not affect the OASDI benefit calculation. However, if you wish to calculate OASDI and HI taxes accurately, you should enter any earnings taxed by HI only.

Check this box for the first type of worker, in which case you will be able to enter the Medicare earnings in the Annual Earnings Info dialog box. You do not need to check the box for the second type of worker, since you can enter the full amount of earnings, including earnings above the OASDI base, in the Annual Earnings Info dialog box. If you prefer, you can check the box for the second type of worker, enter earnings up to the OASDI wage base as OASDI earnings, and enter the excess earnings above the OASDI base as HI earnings.

Statutory blindness. A statutorily blind worker does not need to meet the 20/40 or special insured status test in order to be insured for disability benefits. The worker does need to be fully insured in the quarter he/she becomes disabled, or at some time thereafter.

Check this box if the worker is statutorily blind.

Deemed insured status provision. Certain employees of nonprofit employers which were extended coverage effective January 1, 1984 because of the 1983 amendments can be deemed to be fully insured with fewer quarters of coverage than are ordinarily required, if they

are earned after 1983. The number of quarters of coverage required is shown in the following table:

Worker who, on January 1, 1984 is:	The number of quarters of coverage required is:
Age 60 or over (born on or before January 2, 1924)	6
Age 59 or over but less than age 60 (born January 3, 1924 through January 2, 1925)	8
Age 58 or over but less than age 59 (born January 3, 1925 through January 2, 1926)	12
Age 57 or over but less than age 58 (born January 3, 1926 through January 2, 1927)	16
Age 55 or over but less than age 57 (born January 3, 1927 through January 2, 1929)	20

Check this box if the insured status provision applies.

PEBES information

Planned age of retirement. Enter the age shown on the PEBES statement, if you are trying to reproduce an official PEBES statement. Otherwise, enter the age at which the worker plans to retire.

First year of earnings. Enter the first year for which the worker had any earnings. This must be less than the current year. It must be no less than the year of birth, or 1937, if later. Because of a program limitation, if the year of birth is greater than 1936, then the first year of earnings must be at least 1951.

If there are any pre-1951 earnings, you can enter 1950 and enter the total pre-1951 earnings for 1950.

The last year of earnings will automatically be set to the year after the current year. This allows for 2 lag years of earnings, in the current year and the year prior to the current year, and 1 year for estimated future earnings, in the year after the current year.

Month of processing. Select the month that this case was processed by the official PEBES system, if you are trying to reproduce an official PEBES statement. Otherwise, enter the current month.

This entry allows you to prepare back-dated PEBES estimates. You must be careful, however, if you try to prepare a PEBES estimate for a

DESCRIPTION OF INPUT

previous calendar year. For instance, if this is January 1993 and you are trying to reproduce an official PEBES statement produced in October 1992, you will first have to change the computation year to 1992.

The worker must be under age 65 as of the month of processing for a PEBES statement to be produced. Otherwise, the program will ask that the data be re-entered.

Non-PEBES information

Date of entitlement. Enter the month (1-12) and year of initial entitlement, separated by a slash. The year of entitlement must be between 1940 and 2070, inclusive. This will also be the date of the benefit, if you specified that the benefit was to be calculated as of initial entitlement.

For old-age benefits, the month and year of entitlement cannot be before age 62 and 1 month unless the date of birth is on the first or second day of the month, in which case the initial month of entitlement can be as early as the month of the 62d birthday.

Date of benefit. This field is available if you specified that the benefit was to be calculated at a date after initial entitlement (see Date of benefit on the Worker Info dialog). Enter the month (1-12) and year for which the benefit is to be calculated, separated by a slash. The date of the benefit must not be before the date of initial entitlement.

First year of specified earnings. If you are not projecting earnings backward, enter the first year for which the worker had any earnings. The year must be less than or equal to 2070. It must be no less than the year of birth, or 1937, if later. Because of a program limitation, if the year of birth is greater than 1936, then the first year of earnings must be at least 1951.

If you are projecting earnings backward, enter the first year for which you wish to enter earnings. Earnings prior to that year will be projected backwards.

If there are any pre-1951 earnings, you can usually enter 1950 and enter the total pre-1951 earnings for 1950. However, in the following two cases, you should enter the actual first year of earnings, even if less than 1950: 1) the applicable old-start calculation is prior to the

simplified 1967 old-start, or 2) the type of earnings is Maximum, High, Average, or Low for any year prior to 1951.

Last year of specified earnings. If you are not projecting earnings forward, enter the last year for which the worker had any earnings. This must be greater than or equal to the first year of specified earnings, and no more than 2070. A maximum of 60 years of earnings is allowed. You can enter a year after the entitlement date, but any earnings after the last allowable year will be ignored in the benefit computation.

If you are projecting earnings forward, enter the last year for which you wish to enter earnings. Earnings after that year will be projected forward.

First year of earnings in backwards projection period. This prompt is available if you are projecting earnings backward. Enter the first year of the backward projection period (the first year of earnings, after earnings are projected backward). This must be less than or equal to the first year of specified earnings.

Type of backward projection. This prompt is available if you are projecting earnings backwards. Earnings may be projected backward by one of two methods:

- by the percentage increase in average wages for each year, plus a constant salary scale percentage, or
- by a constant percentage.

Choose “In line with average wage increases” to project backward by a percentage related to the growth in average wages, or “Constant percentage increase” to project backward by a constant percentage.

Backward projection percentage factor. This prompt is available if you are projecting earnings backwards. The meaning of the value entered at this prompt depends on the type of backward projection:

- If you chose “In line with average wage increases”, this is the percentage increase to be added to the percentage increase in average wages in each year.
- If you chose “Constant percentage increase”, this is the constant percentage increase used to project backwards.

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Last year of earnings in forward projection period. This prompt is available if you are projecting earnings forward. Enter the last year of the forward projection period (the last year of earnings, after earnings are projected forwards). This must be greater than or equal to the last year of specified earnings.

Type of forward projection. This prompt is available if you are projecting earnings forwards. Earnings may be projected forward by one of two methods:

- by the percentage increase in average wages for each year, plus a constant salary scale percentage, or
- by a constant percentage.

Choose “In line with average wage increases” to project forward by a percentage related to the growth in average wages, or “Constant percentage increase” to project forward by a constant percentage.

Forward projection percentage factor. This prompt is available if you are projecting earnings forwards. The meaning of the value entered at this prompt depends on the type of forward projection:

- If you chose “In line with average wage increases”, this is the percentage increase to be added to the percentage increase in average wages in each year.
- If you chose “Constant percentage increase”, this is the constant percentage increase used to project forwards.

Number of prior periods of disability. This program can handle up to 2 periods of disability when calculating a benefit. For an old-age or survivor case, enter 0, 1, or 2. For a disability case, there must be at least 1 period of disability (for the current benefit). Enter 1 or 2.

Prior disability is not considered in a PEBES case.

Disability information

Date of onset—most recent disability. This field is available if you are requesting a disability case, or if you specified that there was a prior disability in an old-age or survivor case. Enter the month (1-12), day (1-31), and year of disability onset, separated by slashes. The date

of onset must not be after the date of entitlement, or an error message will appear.

First month of waiting period—most recent disability. This field is available if this is a disability case. In general, there is a 5-month waiting period between the disability onset date and the date of entitlement to a disability benefit. The waiting period starts with the first full month of disability, which is the month after the month of onset unless onset is on the first day of the month. You do not need to have a full 5-month waiting period for this program to furnish a computation. Enter the month (1-12) and year of the first month of the waiting period, separated by a slash.

Date of entitlement—most recent disability. This field is available if you specified that there was a prior disability in an old-age case. The date of prior disability entitlement affects the applicability of the DI 1-for-5 dropout year rule, as explained under Date of benefit (Worker Info dialog). Enter the month (1-12) and year of entitlement to disability benefits, separated by a slash.

Date of cessation—most recent disability. This field is available if you specified that there was a prior disability in an old-age or survivor case. The date of cessation is the earliest of the following:

- the month in which the worker dies;
- the month the worker attains normal retirement age (currently age 65); or
- the third month after the month the disability ceases.

The date of cessation affects the number of years which may be excluded from the benefit computation. Enter the month (1-12) and year of cessation to disability benefits, separated by a slash.

Date of onset—next most recent disability. This field is available if you specified that there were 2 periods of disability. Enter the month (1-12), day (1-31), and year of next most recent disability onset, separated by slashes. This date of onset must be before the following date of onset, or an error message will appear.

DESCRIPTION OF INPUT

First month of waiting period—next most recent disability.

This field is available if you specified that there were two periods of disability. In general, there is a 5-month waiting period between the disability onset date and the date of entitlement to a disability benefit. The waiting period starts with the first full month of disability, which is the month after the month of onset unless onset is on the first day of the month. You do not need to have a full 5-month waiting period for this program to furnish a computation. Enter the month (1-12) and year of the first month of the waiting period, separated by a slash.

Date of entitlement—next most recent disability. This field is available if you specified that there were two periods of disability. The date of prior disability entitlement affects the applicability of the DI 1-for-5 dropout year rule, as explained under Date of benefit (Worker Info dialog). Enter the month (1-12) and year of entitlement to disability benefits for this disability onset, separated by a slash.

Date of cessation—next most recent disability. This field is available if you specified that there were two periods of disability. The date of cessation is the third month after the month the disability ceases.

The date of cessation affects the number of years which may be excluded from the benefit computation. Enter the month (1-12) and year of cessation to disability benefits for this disability onset, separated by a slash.

Survivor information

Date of death. Enter the month (1-12) and year of death, separated by a slash. The date of death must not be after the date of entitlement, or an error message will appear.

Type of survivor. The type of survivor affects the PIA of a survivor case where entitlement is 1985 or later, because starting in that year, the re-indexed widow(er) guarantee calculation applies, but only to aged or disabled widow(er) survivors. Choose “Young survivor” for a child beneficiary, or parent of a child, “Disabled widow(er)” for a disabled widow(er) (aged 50-59), or “Aged widow(er)” for an aged widow(er) (aged 60 or over).

Widow(er)’s date of birth. This field is available if you are requesting a survivor case with a widow(er) beneficiary (either “Disabled

widow(er)” or “Aged widow(er)”) as the type of survivor. Enter the month (1-12), day (1-31), and year of birth of the widow(er), separated by slashes.

Widow(er)’s date of disability onset. This field is available if you are requesting a survivor case with a disabled widow(er) as the type of survivor. Enter the month (1-12), day (1-31), and year of disability onset, separated by slashes. The date of onset must not be after the date of entitlement, or an error message will appear.

Noncovered pension

Amount of monthly noncovered pension. The noncovered pension dialog box has an entry for the amount of monthly noncovered pension. A modified benefit formula generally is used to compute benefits for persons entitled to both a pension based on employment after 1956 not covered by Social Security and a Social Security retirement or disability benefit. However, the difference between the Social Security benefit computed under the modified formula and the Social Security benefit under the regular formula cannot be greater than one-half the amount of the noncovered pension for the first month of entitlement for both the pension and the Social Security benefit.

If you are preparing a PEBES estimate, note that the official PEBES system does not consider the effect of a noncovered pension. Therefore, if you want to reproduce an official PEBES estimate, you should enter 0 in this field. On the other hand, if you received an official PEBES statement and you would like to see the effect of considering a noncovered pension, enter it here.

For Federal workers who elected into FERS and thus are entitled to a pension split between the CSRS and FERS retirement systems, only that part of the pension attributable to the CSRS is a noncovered pension.

Summary quarters of coverage information

This dialog box is available if all of the following are true:

- you did not check the totalization button, and
- you did not choose disability or PEBES as the type of benefit, and

DESCRIPTION OF INPUT

- you did not choose young survivor as the type of benefit in a survivor case, and
- the worker's earnings start in the period covered by quarterly postings to the Social Security Administration's earnings records (up to 1977).

If this dialog box is not available, quarters of coverage should be entered on an annual basis in the Annual Earnings Info dialog box.

Quarters of coverage, 1937-1977. Enter the number of quarters of coverage earned in the years up to and including 1977. If unknown, estimate the number of quarters of coverage from the annual earnings. You may enter 0, in which case the program may determine that the worker does not meet fully-insured status, but will calculate a theoretical benefit even if uninsured. It is never necessary to enter a number greater than 40, since that is the maximum number of quarters needed for a retirement or survivor benefit.

Quarters of coverage, 1951-1977. This field is available if the worker had any earnings prior to 1951 and the worker attained age 22 after 1950. This figure must be less than or equal to the figure entered for Quarters of coverage, 1937-1977. It should be as accurate as possible, because otherwise one of the calculation methods may be applied incorrectly.

Assumptions

Benefit increase assumptions. Choose one of the seven sets of assumptions to specify what values to use for unknown future benefit increases. (For a PEBES calculation, only the fifth and sixth choices are available.)

The stored assumptions for the first three selections are initially set to those from the latest (currently 1997) Report of the Board of Trustees of the OASI and DI Trust Funds (Trustees Report). These assumptions vary for each year in the future for each alternative assumption, until the benefit increases reach their ultimate level in about the tenth year of projection. The ultimate levels of the benefit increases are 2.5, 3.5, and 4.5 percent for alternatives I, II, and III, respectively.

The stored assumptions for the fourth selection were formerly set to those for alternative II-A from the Trustees Report. Beginning with

the 1991 Report, there is no longer an alternative II-A; the fourth selection is now the same as the fifth selection.

Choose the fifth selection if you do not want any future benefit increases, as used in official PEBES calculations beginning in September 1993. The PEBES calculation is the generally accepted method of projecting a PIA for official Social Security benefit estimates.

Choose the sixth selection to use the assumptions used in official PEBES calculations prior to September 1993.

Choose the last selection (“Other”) if you want to enter your own set of assumptions.

Title of benefit increase assumptions. This field is available if you chose “Other” benefit increase assumptions. The title will appear on the printed output.

Catch-up benefit increase assumptions. Under the “stabilizer” provision of the Social Security law, a benefit increase may be reduced from what it otherwise would be, in conditions of low trust fund ratios. If a benefit increase is reduced, “catch-up” benefit increases may be paid in later years to beneficiaries affected by the initial benefit reduction. (None of the three Trustees Report alternatives have any catch-up benefit increases.)

The program will assume that there are no future catch-up benefit increases unless you check this box. It is available only if you choose “Other” benefit increases.

Average wage increase assumptions. Choose one of the seven sets of assumptions to specify what values to use for unknown future average wage increases. (For a PEBES calculation, only the fifth and sixth choices are available.) The projected PIA formula and MFB formula “bend points”, and the amount required for a quarter of coverage, will automatically be projected in step with the projected average wages.

The stored assumptions for the first three selections are initially set to those from the latest (currently 1997) Report of the Board of Trustees of the OASI and DI Trust Funds. These assumptions vary for each year in the future for each alternative assumption, until the average wage increases reach their ultimate level in about the tenth year of projection. The ultimate average wage increases are 3.9, 4.4, and 4.9 percent for alternatives I, II, and III, respectively.

DESCRIPTION OF INPUT

The stored assumptions for the fourth selection were formerly set to those for alternative II-A from the Trustees Report. Beginning with the 1991 Report, there is no longer an alternative II-A; the fourth selection is now the same as the fifth selection.

Choose the fifth selection if you do not want any future average wage increases, as used in official PEBES calculations beginning in September 1993. The PEBES calculation is the generally accepted method of projecting a PIA for official Social Security benefit estimates.

Choose the sixth selection to use the assumptions used in official PEBES calculations prior to September 1993.

Choose the last selection ("Other") if you want to enter your own set of assumptions.

Trustees Report. A copy of the latest Trustees Report may be obtained by writing to:

Office of the Chief Actuary
Room 700 Altmeyer Bldg.
Baltimore, MD 21235

PEBES calculations prior to September 1993. The PEBES calculation for statements prior to September 1993 is described in the Programs Operations Manual System (POMS), Part 3 (Retirement and Survivors), section 00605.800, "PIAs for Benefit Estimates--The Personalized [sic] Earnings and Benefit Estimate Statement (PEBES)", revised July, 1992.

For the pre-September 1993 PEBES calculation, no benefit increases were assumed beyond the last actual one. This remains the same for the September 1993 and later PEBES calculations.

For the PEBES calculation prior to September 1993, average wages did not change beyond the last known average wage. However, the PIA and MFB were adjusted for expected future real-wage gains by applying a factor which increased the benefit by 1 percent for each year from the current year to the year of eligibility. For PEBES calculations in September 1993 and later, the 1-percent factor was dropped.

Title of average wage increase assumptions. This field is available if you chose "Other" average wage increase assumptions. The title will appear on the printed output.

Type of projected wage bases. This list box is available if you are requesting a PIA (other than a PEBES calculation) at a date after the last known maximum earnings base. Choose “Automatic” if you want the wage base to increase in accordance with the automatic provisions of the law. The wage base increases in step with the projected average wages (with a 2-year lag), except that the wage base does not change if there is no benefit increase for that year. Choose “Ad hoc” if you want to enter your own wage bases.

If you are performing a PEBES calculation, the type of projected wage bases is automatically set to “Automatic”.

Benefit increases

Projected benefit increases. This dialog box is available if you chose “Other” for the set of benefit increase assumptions. You must provide the projected benefit increase for each year in the 10-year period beginning with the year after the last known benefit increase. You must also provide an ultimate benefit increase which is assumed to be effective for each year after the specified 10-year period.

Catch-up increases

Under the “stabilizer” provision of the Social Security law, a benefit increase may be reduced from what it otherwise would be, in conditions of low trust fund ratios. If a benefit increase is reduced, “catch-up” benefit increases may be paid in later years to beneficiaries affected by the initial benefit reduction. (None of the stored set of assumptions distributed with the program have any catch-up benefit increases.)

Catch-up increases. This dialog box is available if you checked the catch-up benefit increase selection button. You are able to provide catch-up benefit increases for 8 calendar years, for 10 possible years of eligibility (the computation year through the ninth year after the computation year). Only values for 1 year of eligibility at a time are shown.

Previous year of eligibility. Click on this button when you want to go back and review information for a prior year of eligibility. If you are already viewing information for the earliest year of eligibility, clicking this button has no effect.

DESCRIPTION OF INPUT

Next year of eligibility. Click on this button when the 8 catch-up benefit increases are correct for the year of eligibility displayed and you want to proceed to the next year of eligibility. If you are already viewing information for the last year of eligibility, clicking this button has no effect.

Average wage increases

Projected average wage increases. This dialog box is available if you chose “Other” for the set of average wage increase assumptions. You must provide the projected average wage percentage increase for the most recent historical year and for the next 10 projected years. You must also provide an ultimate average wage percentage increase which is assumed to be effective for each year after the specified 10-year period. The average wage percentage increases are applied cumulatively to the last known average wage to produce projected average wages.

Wage bases

The wage base dialog box is available if you selected “Ad hoc” as the type of projected wage bases in the assumptions dialog box. You are able to provide present law wage bases and old-law wage bases for each year after the year of the last known wage base, through the year of entitlement.

Wage base. The OASDI wage base limits the earnings on which OASDI taxes are paid and on which OASDI benefits are based. It increases in proportion to the average wage, but is rounded to the nearest multiple of \$300. It is announced at the same time as the average wage.

Old-law wage base. The old-law OASDI wage base is necessary in the calculation of the special-minimum PIA. It increases in the same manner as the regular wage base. It is announced at the same time as the average wage, although some announcements may fail to mention the old-law wage base. If the special-minimum PIA computation is not relevant to you, you can enter any value for the old-law wage base.

Previous year. Click on this button when you want to go back and review information for a prior year. If you are already viewing information for the earliest year entered, clicking this button has no effect.

Next year. Click on this button when the information is correct for the year displayed and you want to proceed to the next year. If you are already viewing information for the last year entered, clicking this button has no effect.

Annual earnings information

Year of earnings. The year displayed in this field changes as you press the “Previous Year” or “Next Year” button. You may also enter a year directly. In any case, choices in the remainder of the dialog box apply to the displayed year.

After all values are correct, you must press the “Previous Year”, “Specify a Year”, “Next Year”, or “OK” button for the data to be accepted. Do not enter another year directly before pressing one of those buttons; your data will be lost.

Type of earnings. This box allows you to choose to enter the amount of earnings, or to specify one of four earnings levels stored in the program: Maximum, High, Average, or Low. If you are performing a PEBES calculation, you must enter earnings for all years; the other four choices will be unavailable.

Maximum earnings are equal to the wage base. High earnings are equal to 160 percent of the average wage. Average earnings are equal to the Social Security average wage. Low earnings are equal to 45 percent of the average wage.

Amount of earnings. This field is available if you chose “Entered” as the type of earnings. Enter the earnings for the year shown at the top of the dialog box. Possible values are 0 to 999999.99. If there are any pre-1951 earnings, and you entered 1950 as the first year of earnings, enter the total pre-1951 earnings for 1950.

If you are doing a PEBES calculation, enter the amount for future earnings in the space for the last year shown (the year after the computation year). The earnings will automatically be projected to the date of retirement.

Press the “Next Year” button when all entries are correct and there are more years to enter. Press the “OK” button when all years are entered.

DESCRIPTION OF INPUT

Type of taxes. This field allows you to choose the type of taxes paid on the earnings for each year. Choose “Employee” for employee taxes, or “Self-employed” for self-employed taxes. If both kinds of taxes were paid in 1 year, choose the one with the greater amount of earnings taxed.

Medicare earnings. This field is available if you checked the button for “Some years have Medicare-only earnings”. Enter the amount of Medicare-only earnings. Possible values are 0 to 999999.99.

Quarters of coverage. This field is available for years prior to 1978 if one of the following is true:

- you checked the totalization button, or
- you chose disability or PEBES as the type of benefit, or
- you chose young survivor as the type of benefit in a survivor case.

If this field is not available for years prior to 1978, total quarters of coverage should be entered in the Summary QCs dialog box.

Possible values are 0 to 4.

Previous year. Click on this button when you want to go back and review information for a prior year. If you are already viewing information for the earliest year entered, clicking this button has no effect.

Specify a year. Click on this button when the information is correct for the year displayed and you want to specify a year for which to enter information. You will be presented with a dialog box where you can enter a year.

Next year. Click on this button when the information is correct for the year displayed and you want to proceed to the next year. If you are already viewing information for the last year entered, clicking this button has no effect.

V. DESCRIPTION OF OUTPUT

Output from the PIA program appears in the main viewing window. What appears depends on if the current case is a PEBES or a non-PEBES case. It also depends on whether or not the current case has been run. For PEBES, output for a case that has been run consists of five pages, consisting of a letter and four pages displaying the input data, estimated taxes, and benefit estimates. If the case has not yet been run, output consists of only the second page of output, showing input data.

If your calculation is other than a PEBES case, output of the PIA program for a case that has been run consists of a summary page of results, a table of earnings, a page showing insured status, two pages of detailed results for each trial PIA calculation, and a page of estimated taxes. If the case has not yet been run, output consists of only part of the summary page of results, showing input data.

If you choose “Print...” from the “File” main menu selection, you can print what currently appears in the main viewing window to any printer that has been set up under Windows.

PEBES output

The PEBES output consists of five pages:

- a letter transmitting the results and a statement of the limitations of the estimates,
- a summary of the values, other than the yearly earnings, used to calculate the estimates,
- the yearly OASDI and HI earnings and estimated Social Security taxes paid on those earnings,
- a display of the retirement and survivor benefit estimates, and
- a display of the disability benefit estimates and explanations of the retirement benefit projection and the calculation of taxes paid.

Letter. The letter displays the field office return address as stored on the disk (see “Field office information” on page 9). It also displays the worker’s name and address as entered at the keyboard. The body of

DESCRIPTION OF OUTPUT

the letter describes the PEBES estimates and contains a statement of the limitations of the estimates similar to that found in the official PEBES estimates. The letter closes with the field office manager's name and title as stored on the disk.

Summary of input values. The page summarizing the values used to calculate the estimates begins with the same identifying information as is shown on the official PEBES statement: name, Social Security number, date of birth, earnings in the year prior to the computation year, earnings in the computation year, estimated future yearly earnings, and planned retirement age. Next is a line showing the amount of the noncovered pension used in the calculations. Note that this should say NONE in order to reproduce an official PEBES estimate. There is also a line showing the processing month, since this program can produce an estimate as of a prior processing month.

Following the identifying information are three paragraphs providing general information about Social Security credits and earnings.

Earnings and taxes. The next page shows a table of maximum earnings, the actual earnings of the worker, and the estimated taxes paid for each year through the last year for which earnings are posted to the earnings record. Taxes are shown for both:

- retirement, survivors, and disability insurance, and
- Medicare hospital insurance.

This table parallels a similar one in the official PEBES estimates.

Retirement and survivor benefit estimates. The first page of benefit estimates has sections for retirement and survivors, while the second page continues with disability estimates. Each estimate is based on the same basic data, but varies as to final year of earnings, assumed date of death, or assumed date of disability onset. PEBES estimates are rounded down to a multiple of \$5, if not already a multiple of \$5.

Retirement estimates are shown for normal and delayed retirement. If the planned retirement age is less than the normal retirement age, there is also an early retirement estimate. Earnings for the normal and delayed retirement estimates continue to normal retirement age and age 70, respectively. Earnings for the early retirement estimate continue to the planned retirement age. Any assumed earnings

beyond the computation year are at the level shown as “Your Estimated Future Yearly Earnings”.

The results are shown in today’s dollars, meaning that the benefit formula bend points are not projected beyond those in the computation year and no future benefit increases are applied. However, for official calculations prior to September 1993, a real-wage-gain factor was applied in cases where the year of eligibility was after the computation year (see “Average wage increase assumptions” on page 27). This program can produce results with or without the real-wage-gain factor.

Survivor estimates are shown for three possible family groups:

- one child,
- one child and a surviving spouse (or two children), and
- a surviving spouse at full retirement age.

There is also an estimate of the most that could be paid (the MFB) if more family members qualify for benefits. Finally, there is an estimate of the one-time death benefit. All survivor estimates assume that death occurs in the processing month.

Disability benefit estimates. Disability estimates are shown as the amount for the worker alone, and as the maximum for the family of the disabled worker. Both estimates assume that disability occurs in the processing month.

Non-PEBES output

Summary of results. This page presents the name, Social Security number, sex, and date of birth of the worker, the type of benefit, the date of death or disability (if any), the date of entitlement, the age at entitlement, the date of benefit and age at benefit date (if the benefit date is after entitlement date) the normal and early retirement ages (for life cases), the type of survivor (for survivor cases), the widow(er)’s date of birth and disability (for survivor cases with an aged or disabled widow(er)), and the noncovered monthly pension (if any).

If the case has been run, the PIA and MFB are shown for each of the seven computation methods that is applicable. A final summary shows the actual PIA (the highest from all of the applicable methods), the

DESCRIPTION OF OUTPUT

MFB, the early or delayed retirement factor, the calculated benefit after application of that factor, and the benefit after rounding down to the next lower dollar (if applicable). If the PIA involved a projection, the titles of the benefit increase and average wage increase assumptions are shown at the bottom of the page. If the worker does not have the appropriate insured status for the requested benefit, a paragraph is added explaining that the calculated benefit is theoretical.

Table of earnings. This page lists the annual earnings used in the PIA computations, the wage base in each year, the amount required for a quarter of coverage, and the number of quarters of coverage earned each year. The amount required for a quarter of coverage for years after 1978 equals the amount in 1978 (\$250), multiplied by the ratio of average annual earnings in the second year prior to the given year to average annual earnings in 1976. For this page and any following detail pages, there is a one-line warning message if the worker does not have the appropriate insured status.

If this is a totalization benefit, there are two additional columns showing the relative earnings position and attributed earnings. These amounts are used to compute a theoretical PIA based on a full lifetime of earnings. The totalization benefit is based on a pro-rata share of the theoretical PIA.

Insured status. This page shows the number of quarters of coverage required for fully insured status, the number actually earned, and the resulting insured status. The number of quarters of coverage required for fully insured status equals the number of years after the year of attainment of age 21 (or 1950, if later) and before the year of eligibility (age 62 for old-age cases). If there were any periods of disability, the number of quarters of coverage required is reduced, but not below a minimum of 6 quarters.

If you specified a totalization benefit, the worker must have at least 6 quarters, but be uninsured for regular benefits. The insured status printed on this page will reflect those requirements.

If this is a disability case, there are additional lines showing the number of quarters required for disability insured status, the period over which they had to have been earned, the number actually earned, and the resulting disability insured status. (Fully insured status is also required for a disability case.)

If this is a survivor case with a young survivor, there are additional lines showing the number of quarters required for currently insured status, the number actually earned, and the resulting currently insured status. (Fully insured status is not required if currently insured status is met in a young survivor case.)

Old-start method detail pages

The old-start method is actually a group of various methods, only one of which could apply in any given case. One of the old-start methods applies if the worker has earnings prior to 1951, with the following exception: if the worker attains age 22 after 1950 and has 6 or more quarters of coverage after 1950, the old-start method does not apply.

Earnings. The first page shows actual earnings, imputed earnings, and the highest earnings. Earnings prior to 1951 are redistributed in the imputed earnings column, if the applicable method is the 1967, 1977, or 1990 simplified old-start method. (For earlier old-start methods, actual yearly earnings prior to 1951 must be used.) The imputed earnings column also shows that, for persons eligible in 1979 or later, earnings in the year of eligibility and later are not considered. The column of highest earnings shows those years selected for the AME.

Calculation. The second page shows the derivation of the primary insurance benefit (PIB), PIA, and MFB from the years of highest earnings. Since the old-start method first became “old-start” in 1950, it has been modified about 6 times. The applicable method is the particular modification applicable to the case illustrated. The AME is the total of the highest earnings for the number of years equal to the number of old-start computation years, divided by the number of old-start computation years and by 12. The PIB is calculated from a formula which depends on the particular old-start method. The corresponding new-start AME is found from a conversion table, as is the PIA, before application of any benefit increases.

Prior to the 1977 amendments, the MFB is also found from a conversion table. Under the 1977 (and 1990) amendments, the MFB is calculated as under the wage-indexed method: an MFB at eligibility is calculated by applying a formula to the PIA at eligibility.

Under the 1977 amendments, where eligibility is in 1979 or later, benefit increases are applied beginning with the year of eligibility and continuing through the month of benefit.

DESCRIPTION OF OUTPUT

New-start method detail pages

This method applies if the worker was eligible in 1978 or earlier.

Earnings. The first page shows the selection of earnings used in the AME calculation. All earnings after 1950 and before the year of old-age or disability entitlement are available for selection in the AME, with the following exception: For disability cases, only the usual disability freeze calculation is considered, so earnings after the year of disability onset and before the year of assumed or actual attainment of normal retirement age are not considered. For survivor cases, earnings in the year of death are available for selection, even if the benefit date is in that same year.

Calculation. The second page shows the derivation of the PIA and MFB from the highest years of earnings. The number of computation years equals the number of elapsed years minus the number of drop-out years. The AME equals the total of the highest earnings for the number of years equal to the number of computation years, divided by the number of computation years and by 12.

For entitlements prior to June 1975, the PIA and MFB at benefit date are found directly in the applicable PIA table. Beginning in June 1975, the program starts with the 1973 PIA table and applies benefit increases and wage base extensions up to the year of benefit. The PIA and MFB at benefit date are then found in the newly calculated PIA table.

Wage-indexed formula detail pages

This method applies if the worker is eligible in 1979 or later.

Earnings. The first page shows the indexation of earnings as a two-step process. First, actual earnings, limited to the wage base, are multiplied by average annual earnings from 2 years prior to the year of eligibility (for all years prior to and including the second year prior to the year of eligibility). Second, each resulting product is divided by average annual earnings in the year of actual earnings. The last column shows the selection of the computation years (the years with the highest indexed earnings).

Calculation. The second page shows the derivation of the PIA and MFB from the indexed earnings. The base year for indexing is two

years prior to the year of eligibility. The number of computation years equals the number of elapsed years minus the number of dropout years. The AIME equals the total of the highest indexed earnings for the number of years equal to the number of computation years, divided by the number of computation years and by 12. The PIA formula bend points equal the bend points applicable to workers becoming eligible in 1979 (\$180 and \$1085), multiplied by the ratio of average annual earnings in the second year prior to the year of eligibility to average annual earnings in 1977. The result is rounded to the nearest dollar. The MFB formula bend points are found similarly, starting from the 1979 bend points of \$230, \$332, and \$433.

The PIA at eligibility is the sum of a three-part formula:

- 90% of AIME up to and including the first bend point, plus
- 32% of AIME from the first bend point to the second bend point, plus
- 15% of AIME in excess of the second bend point.

The result is rounded up (for eligibility in 1981 or earlier) or down (for eligibility in 1982 or later) to a multiple of a dime.

If the worker has a noncovered pension, and is eligible in 1986 or later, the PIA at eligibility is recomputed to take account of the windfall elimination provision. The PIA at eligibility under this provision is computed as above, except that the 90% factor is replaced with a 40% factor. There are three exceptions to this rule:

- If the worker is eligible prior to 1990, the replacement factor is greater than 40% (80% for 1986 eligibles, 70% for 1987, 60% for 1988, and 50% for 1989).
- If the worker has more than 25 years of coverage for entitlements in 1986-88, or more than 20 years of coverage for entitlements after 1988, the replacement factor is greater than 40%. During 1986-88, the replacement factor is 50% for 26 years of coverage, 60% for 27 years, 70% for 28 years, 80% for 29 years, and 90% for 30 or more years. After 1988, the replacement factor is 45% for 21 years, 50% for 22 years, 55% for 23 years, 60% for 24 years, 65% for 25 years, 70% for 26 years, 75% for 27 years, 80% for 28 years, 85% for 29 years, and 90% for 30 or more years. Years of coverage for this purpose are the same as those for the special minimum method, for years through 1990. After 1990, earnings are com-

DESCRIPTION OF OUTPUT

pared to one-quarter of the old-law wage base (rather than 15 percent of the old-law wage base, as for the special minimum method).

- The reduction in PIA due to this provision can be no more than one-half of the noncovered pension. If more than one exception applies, the one that produces the least reduction in benefit is applied.

For old-age and survivor benefits, the MFB at eligibility is normally the sum of a four-part formula:

150% of PIA up to and including the first bend point, plus
272% of PIA from the first bend point to the second bend point,
plus
134% of PIA from the second bend point to the third bend point,
plus
175% of PIA in excess of the third bend point.

The result is rounded up or down to a multiple of a dime (as for the PIA at eligibility).

For disability benefits where entitlement began after June 1980, the MFB at eligibility is the smaller of:

- 85% of the AIME, but not less than the basic PIA or the old-start guarantee PIA, or
- 150% of the worker's basic PIA or old-start guarantee PIA.

In the case of a projected benefit using the old PEBES calculation method (which was used in official PEBES estimates prior to September 1993), there is an adjustment to the PIA at eligibility to reflect expected future real-wage gains. This is not part of the regular benefit-computation procedure; the benefit is increased by 1 percent for each year from the current year to the year of eligibility as an attempt to produce a benefit in today's dollars that takes account of higher future real-wage levels.

Automatic benefit increases are applied, beginning with the one in the year of eligibility and continuing through the month of benefit. After each increase in PIA and MFB, the result is rounded up (for the June 1981 increase or earlier) or down (for the June 1982 increase or later) to a multiple of a dime.

Transitional guarantee detail pages

This method applies for the calculation of an old-age benefit if the worker attains age 62 in 1979 to 1983, inclusive, and was not continuously disabled from prior to 1979. It also applies for survivor cases, if the worker attained age 62 in that same 5-year period and survived at least to the month of attainment of age 62.

Earnings. The first page shows the selection of earnings used in the AME calculation. The same rules are followed as for the New-Start calculation (pre-1977 law), except that earnings in the year of attainment of age 62 and later cannot be used in the average.

Calculation. The second page shows the derivation of the PIA and MFB from the highest years of earnings. The number of computation years equals the number of elapsed years minus the number of drop-out years. The AMW equals the total of the highest earnings for the number of years equal to the number of computation years, divided by the number of computation years and by 12. The PIA as of the year of eligibility is found from the December 1978 PIA table (even if the year of eligibility is later than 1979). The MFB formula bend points are the ones applicable to the worker's year of eligibility, and the MFB at eligibility is found as in the wage-indexed method.

Automatic benefit increases are applied, beginning with the one in the year of eligibility and continuing through the month of benefit. After each increase in PIA and MFB, the result is rounded up (for the June 1981 increase or earlier) or down (for the June 1982 increase or later) to a multiple of a dime.

Special minimum detail pages

This method applies for benefits in 1973 or later.

Earnings. The first page shows the calculation of the number of years of coverage for special minimum purposes. Earnings in each year after 1950 and before 1979 are compared to one-quarter of the wage base for that year. Earnings after 1978 and before 1991 are compared to one-quarter of what the wage base would have been for that year had there not been ad hoc changes in the wage base in 1979-81 (the old-law base). Earnings after 1990 are compared to 15 percent of the old-law wage base. Each year for which earnings are at least equal to the required amount counts as a year of coverage. In addition, earnings

DESCRIPTION OF OUTPUT

prior to 1951 contribute toward years of coverage, on the basis of 1 year of coverage for each \$900 of cumulative earnings, up to a maximum of 14 years of coverage for pre-1951 earnings.

Calculation. The second page shows the derivation of the PIA and MFB from the number of years of coverage. The amount of PIA per year of coverage equals \$11.50 for benefits in 1979 or later, before application of any automatic benefit increases. For months prior to 1979, the amount per year of coverage was \$8.50 (prior to March 1974) or \$9.00 (from March 1974 through December 1978). To compute the PIA, the amount per year is multiplied by the number of years greater than 10 but less than or equal to 30 (producing a maximum of 20 countable years). The MFB, before application of any automatic benefit increases, is 150% of the PIA.

For benefits in June 1979 or later, automatic benefit increases are applied beginning with the one for June 1979 and continuing through the month of benefit. After each increase in PIA and MFB, the result is rounded up (for the June 1981 increase or earlier) or down (for the June 1982 increase or later) to a multiple of a dime.

Re-indexed widow(er) guarantee detail pages

This method applies in survivor cases where there is an aged or disabled widow(er) and the worker dies in 1979 or later and before attaining age 62. In addition, if the worker dies before 1985, the widow(er) must be eligible in 1985 or later. The calculation is identical to the normal wage-indexed method, except that the year of eligibility is taken as the earlier of:

- the worker's year of attainment of age 62, or
- the widow(er)'s year of eligibility.

For aged widow(er)s, the year of eligibility is the year of attainment of age 60; for disabled widow(er)s, it is the later of the year of attainment of age 50 or the year of the first month after the disability waiting period.

Earnings. The first page shows the indexation of earnings.

Calculation. The second page shows the derivation of the PIA and MFB from the indexed earnings. The format follows that of the second page of the wage-indexed formula output, except for the determination

of the MFB. There is no separate MFB for the re-indexed widow(er) guarantee PIA, since the PIA applies only to the widow(er). If there are any other beneficiaries on the earnings record, the regular MFB (determined under one of the other methods) applies.

Frozen minimum detail page

This method applies if the worker is eligible in 1979-81. However, it does not apply for a totalization benefit.

Calculation. The PIA at eligibility is \$122, and the MFB at eligibility is \$183. Benefit increases are applied beginning with the earlier of the year of entitlement or the year of attainment of age 65, and continue through the month of benefit.

Taxes paid

The final page shows OASDI earnings, and taxes paid in each year for old-age and survivors insurance (OASI), disability insurance (DI), OASI and DI combined (OASDI), hospital insurance (HI), and OASI, DI, and HI combined (OASDHI). The appropriate employee or self-employed OASI or DI tax rate is applied to the OASDI earnings, and the HI rate is applied to the HI earnings (not shown) for each year. Note that the estimated taxes will be incorrect for years where there were both employee and self-employed earnings, or where earnings were estimated.

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VI. USER MODIFICATIONS

The first user modification below does not require any change to the executable program. The other modifications require that you modify and recompile the source code (found in subdirectory SOURCE on the distribution disk).

Input data from a file

Input can be entered from a file by choosing “File” from the main menu and “Open...” from the pulldown menu. If the file was originally created by this program, then it will automatically be in the correct format to be read back into the program. It is possible to create a file with the required information, in the correct format, outside of this program (for instance, in another program running against a database of worker information). However, the file created must be in exactly the correct format or this program will detect an error and stop. See “APPENDIX B. FILE STRUCTURE” on page 55 for a description of the required file structure.

Source code

The current level of the Social Security benefit calculation program (1998.1) has two versions: one for Win16 (Windows 3.1) and one for Win32 (Windows 95 or NT). The version for Win16 is compiled using the Microsoft Visual C/C++ compiler (version 1.52), using the large memory model. The version for Win32 is compiled using the Microsoft Visual C/C++ compiler (version 5.0). The source code that does the actual benefit calculations is identical for the two versions, and is stored in subdirectory oactobjs. The source code for the windowing part of the program is stored in subdirectories anypiavc (for Win16) and anypia32 (for Win32). There is also a subdirectory anypiab with source code to make a console application.

Subdirectories oactobjs, anypiavc, and anypiab are distributed as a self-extracting zipped file, SOURCE.EXE, under the SOURCE subdirectory on the program disk. Subdirectory anypia32 is distributed separately as a self-extracting zipped file, SOURCE32.EXE, under the SOURCE subdirectory on the program disk. SOURCE32.EXE is only executable on a Win32 machine because it contains long file names. Only SOURCE.EXE is required to compile a 16-bit version of the pro-

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gram; SOURCE.EXE and SOURCE32.EXE are both required to compile a 32-bit version of the program.

Following is more information about the files in the subdirectories:

- **oactobjs**: contains 56 include files (ending in .H) and two subdirectories with library source code. The first subdirectory, **misc**, contains 20 files (ending in .CPP) for classes that are not tied specifically to Social Security benefit calculations. The second subdirectory, **piadata**, contains 63 files (ending in .CPP) for classes involving benefit calculations. Each subdirectory contains a workspace file (ending in .WSP) and a makefile (ending in .MAK) that work with the Microsoft compiler, version 1.52, to create each library. However, the code in both subdirectories has been compiled with version 5.0 of the Microsoft compiler and on a variety of operating systems, including SCO UNIX using the UNIX C++ compiler.
- **anypiavc**: contains the user interface code for the Win16 version of the benefit calculation program and one subdirectory with resource files. There are 36 include files (ending in .H), 34 files with class functions (ending in .CPP), a resource file (ANYPIA.RC), a workspace file (ANYPIA.WSP), a definition file (ANYPIA.DEF) and a makefile (ANYPIA.MAK). The subdirectory, **res**, contains 3 files for icons and bitmaps. The workspace references the two libraries in the oactobjs directory, so those libraries need to be made before compiling the files in this subdirectory.
- **anypiab**: contains the necessary files to make a console application (MS-DOS executable) that reads individual data files and calculates the benefit for each one. It takes as input a list of file names of cases saved in the usual benefit calculation program format. Output consists of a file named OUTPUT with one line per file read. Each line of output consists of the Social Security number, the PIA, the MFB, and the PIA factor code, for a non-PEBES case. For a PEBES case, the line of output consists of the Social Security number, three retirement benefits, three survivor benefits, and two disability benefits. This can be used as a model for developing programs that interface with a database. There are one include file (ending in .H), one file with C++ code (ending in .CPP), a workspace file (ANYPIAB.WSP), a makefile (ANYPIAB.MAK), and an illustrative data file (ANYPIAB.DAT). The

workspace references the two libraries in the oactobjs directory, so those libraries need to be made before compiling the files in this subdirectory.

- **anypia32:** contains the user interface code for the Win32 version of the benefit calculation program and one subdirectory with resource files. There are 36 include files (ending in .H), 34 files with class functions (ending in .CPP), a resource file (ANYPIA32.RC), 2 workspace files (ANYPIA32.DSP and ANYPIA32.DSW), and a makefile (ANYPIA32.MAK). The subdirectory, **res**, contains 4 files for icons and bitmaps. The workspace references the two libraries in the oactobjs directory, so those libraries need to be made before compiling the files in this subdirectory.

The source code, as distributed, may not compile correctly with compilers other than those mentioned above. The author will provide limited assistance to anyone trying to recompile the program with another compiler or in another operating system.

Running ANYPIAB

Once ANYPIAB is compiled, ANYPIAB.EXE should be placed in the same directory as ANYPIAB.DAT and the files referenced in ANYPIAB.DAT (SAMPLE1.PIA, etc.). Or if you do not want to compile ANYPIAB but wish to run it, you may download the self-extracting zipped file ANYPIABZ.EXE from the SSA World Wide Web site (www.ssa.gov). When executed, it creates the ANYPIAB.EXE, ANYPIAB.DAT, and PIA files. ANYPIAB is executed by typing **anypiab < anypiab.dat** at a command line. Status messages come to the screen, while the results go to a file named OUTPUT.

Creating a program with changes from present law

A version of the interactive or console program that can handle some changes from present law can be created by modifying ANYPIAB.CPP (for the console version), ANYPIDOC.CPP (for the Win16 interactive version), or AnypiaDoc.cpp (for the Win32 interactive version), by changing

```
#include "lawchtpl.h"
```

to

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#include "lawchgdt.h"

(on line 13 of ANYPIAB.CPP, line 26 of ANYPIDOC.CPP, or line 8 of AnypiaDoc.cpp) and changing

```
lawchg = new LawchgPL( baseyear -> getyear(),  
piadata -> getmaxyears());
```

to

```
lawchg = new LawchgData( baseyear -> getyear(),  
piadata -> getmaxyears(), "");
```

(on line 50 of ANYPIAB.CPP, line 153 of ANYPIDOC.CPP, or line 153 of AnypiaDoc.cpp). Note, however, that only a few of the 30 listed changes from present law have actually been implemented. Also note that there is not yet any user interface code to handle the indicators for changes from present law.

Program in FORTRAN

We also have a PIA program in FORTRAN, the operation of which is virtually identical to that of the C++ program. The FORTRAN source code is structured similarly to the C++ version. The source code for the program, or the program compiled for MS-DOS, is available from the SSA World Wide Web site, in the self-extracting zipped file SOURCEF.EXE.

The program compiles in Windows 95 or NT, using the Microsoft Fortran PowerStation or Digital Fortran. (It may also compile under Windows 3.1; that has not been tested.) There are also separate files of subroutines enabling the program to compile on a Unix system or on an IBM mainframe. However, the compiled program does not have some of the screen-handling capabilities of the C++ version; therefore we distribute the C++ version, rather than the FORTRAN version, as the primary program.

VII. QUESTIONS

The author will try to answer all questions sent to the address in the introduction. If you have a question, please send all pertinent input and output. We can also handle a limited number of questions over the phone. If there is a mistake in the program, we would certainly like to hear about it, but please do not call us until you have thoroughly attempted to solve the problem yourself. Also, we are not able to provide instruction in how the Windows operating system works.

The phone number to call, in the situations described above, is (410) 965-3014.

QUESTIONS

APPENDIX A. SAMPLE CASES

The data for the following sample cases is stored in files named SAMPLE*.PIA, where “*” equals the number of the case. The following results were obtained with the computation year set to 1998.

Sample Cases

Case	Description	Result
1 . . .	Male old-age benefit, January 1999 born January 15, 1934 (retired at age 65) maximum earnings 1956-98 alternative II assumptions	PIA=\$1,400.20 MBA=\$1,400.00 Shows effect of assumed increases
2 . . .	Male old-age benefit, January 1999 born January 15, 1934 (retired at age 65) maximum earnings 1956-98 no benefit increases after Dec 1997 no average wage change after 1996	PIA=\$1,355.50 MBA=\$1,355.00 Shows effect of no assumed increases (compare to Case 1)
3 . . .	Male old-age benefit, June 1982 born January 2, 1920 (retired at age 62 and 5 months) low earnings 1945-82	PIA=\$345.10 MBA=\$285.00 Shows Special Minimum PIA
4 . . .	Male old-age benefit, September 2012 born September 2, 1950 (retired at exact age 62) earnings of \$1000 in 1971-80, \$2000 in 1981-90, \$3000 in 1991-2000, \$4000 in 2001-10 old PEBES assumptions monthly noncovered pension of \$200	PIA=\$178.40 MBA=\$133.00 Shows old PEBES assump- tions, entered earnings, noncovered pension off- set, retirement at exact age 62
5 . . .	Aged widow benefit, October 2009 worker born September 10, 1950 died September 2000 widow born September 10, 1949 earnings of \$1000 in 1971-80, \$2000 in 1981-90, \$3000 in 1991-2000 old PEBES assumptions	PIA=\$269.70 MBA=\$193.00 Shows survivor calculation, re-indexed widow(er) guarantee PIA, old PEBES assumptions

Sample Cases (Cont.)

Case	Description	Result
6 . . .	Male old-age benefit, January 2037 born January 5, 1970 (retired at age 67) earnings 1986-95: \$2412, \$2412, \$7132, \$15,050, \$16,125, \$17,200, \$18,275, \$19,350, \$19,350, \$20,425 previous disability onset December 15, 1995 previous disability entitlement June 1996 previous disability cessation December 2036 no benefit increases after Dec 1997 no average wage change after 1996	PIA=\$832.50 MBA=\$832.00 Shows retirement age 67, previous disability onset, DI 1-for-5 drop- out rule carried into retirement
7 . . .	Male disability benefit, January 1978 born January 15, 1918 (retired at age 60) earnings of \$1000 in 1941-54, \$1560 in 1955-65, \$2000 in 1966-70 disability onset June 15, 1977 first month of waiting period July 1977	PIA=\$180.00 MBA=\$180.00 Shows Special Minimum PIA
8 . . .	Male old-age benefit, January 2043 born January 15, 1976 (retired at age 67) maximum earnings 1998-2042 alternative II assumptions	PIA=\$10,258.40 MBA=\$10,258.00 Shows retirement age 67, benefit greater than \$10,000
9 . . .	Disabled widow benefit, October 2009 worker born September 10, 1950 died September 2000 widow born September 10, 1954 widow disabled September 10, 2006 earnings of \$1000 in 1971-80, \$2000 in 1981-90, \$3000 in 1991-2000 old PEBES assumptions	PIA=\$257.50 MBA=\$184.00 Shows re-indexed widow guarantee PIA for dis- abled widow
10 . .	Male old-age benefit, February 2008 born January 29, 1946 (retired at age 62 and 1 month) maximum earnings 1991-97 user-specified benefit increases after Dec 1997 user-specified average wage increases after 1996 totalization benefit	PIA=\$550.00 MBA=\$414.00 Shows user-selected assumptions, totaliza- tion benefit
11 . .	Male old-age benefit, January 1952 born January 15, 1887 (retired at age 65) maximum earnings 1937-51	PIA=\$68.50 MBA=\$68.50 Shows 1950 old-start PIA, annual earnings before 1951

Sample Cases (Cont.)

Case	Description	Result
12 . .	Male old-age benefit, January 1989 born March 22, 1922 retired at age 65 in March 1987 benefit at age 66 and 10 months maximum earnings 1953-88 previous disability onset April 1, 1954 previous disability entitlement January 1959 previous disability cessation February 1987	PIA=\$1,621.70 MBA=\$1,621.00 Shows use of earnings after disability freeze ends at normal retirement age, benefit after entitle- ment
13 . .	Aged widow benefit, June 1992 worker born August 23, 1927 died March 1954 widow born January 5, 1929 earnings 1950-54: \$8,479.71, \$2,038.64, \$2,136.27, \$1,920.00, \$418.20	PIA = \$484.60 MBA = \$440.00 Shows 1990 old-start PIA, summed earnings before 1951
14 . .	PEBES calculation, June 1998 born January 15, 1945 planned retirement age 62 maximum earnings 1967-93 maximum projected earnings old PEBES assumptions	MBAs: old-age 62 = \$1,235 old-age 65 = \$1,680 old-age 70 = \$2,265 child survivor = \$1,105 widow(er) = \$1,475 survivor family = \$2,585 disability = \$1,460 disability family = \$2,190
15 . .	PEBES calculation, June 1996 born January 15, 1945 planned retirement age 62 maximum earnings 1967-93 maximum projected earnings new PEBES assumptions	MBAs: old-age 62 = \$1,130 old-age 65 = \$1,540 old-age 70 = \$2,080 child survivor = \$1,105 widow(er) = \$1,475 survivor family = \$2,585 disability = \$1,460 disability family = \$2,190
16 . .	Male disability benefit, January 1982 born October 29, 1924 earnings 1950-54: \$12,812, \$912, \$0, \$275, \$233; 1964-82: \$10, \$1011, \$2871, \$3148, \$3510, \$4301, \$4215, \$4705, \$5455, \$5724, \$5735, \$5227, \$6519, \$7204, \$7874, \$8617, \$6708, \$1730, \$283 disability onset March 15, 1981 first month of waiting period April 1981 originally entitled September 1981	PIA=\$321.40 MBA=\$321.40 Shows Special Minimum PIA in disability case, using pre-1951 earnings

Sample Cases (Cont.)

Case	Description	Result
17 . .	Male disability benefit, December 1994 born July 15, 1931 earnings from 1950 to 1982 (see stored case) disability onset December 27, 1982 first month of waiting period January 1983 originally entitled December 1983 prior disability onset May 5, 1976 first month of waiting period in prior disability June 1976 prior disability cessation December 1978	PIA=\$599.20 MBA=\$599.00 Shows prior period of disability in disability case
18 . .	Male old-age benefit, December 1994 born February 14, 1932 retired at age 62 and 1 month benefit at age 62 and 10 months earnings from 1950 to 1993 (see stored case) prior disability onset November 15, 1969 prior disability entitlement June 1970 prior disability cessation February 1972	PIA=\$928.90 MBA=\$748.00 Shows prior closed period of disability in old-age case
19 . .	Aged widow benefit, May 1996 worker born September 23, 1932 prior disability onset July 22, 1991 prior disability cessation August 1994 died September 1994 widow born May 6, 1936 earnings 1952-70: \$383, \$2051, \$1920, \$640, \$1841, \$825, \$1020, \$2555, \$2674, \$3021, \$3881, \$3404, \$4693, \$4755, \$5967, \$6110, \$4626, \$5363, \$411; 1976-92: \$2342, \$5989, \$6327, \$7584, \$8975, \$9544, \$10,060, \$10,315, \$10,818, \$12,522, \$13,495, \$12,929, \$13,302, \$13,407, \$13,817, \$13,709, \$2556	PIA=\$714.40 MBA=510.00 Shows disability cessation at death, entitlement more than 12 months after death and after age 62
20 . .	Male old-age benefit, April 2050 born March 10, 1962 earnings: \$50,000 in 1996, projected backward by 1% constant decrease to 1980, projected forward with no increase to 2023 new PEBES assumptions	PIA=\$1,434.40 MBA=\$1,778.00 Shows projected earnings, 70 years from first earnings to date of retirement

Sample Cases (Cont.)

Case	Description	Result
21 . .	Aged widow benefit, October 2000 worker born November 8, 1934 prior disability onset January 15, 1981 prior disability cessation November 1996 died November 3, 1996 widow born October 15, 1940 maximum earnings, 1970-80 new PEBES assumptions	PIA=\$848.80 MBA=\$606.00 Shows re-indexed widow(er) guarantee PIA where worker died in month of attainment of age 62, before day of attain- ment

APPENDIX B. FILE STRUCTURE

The file created when you choose “Save” or “Save As...” from the File menu is stored in a file with a name ending in “.pia”. Normally you do not need to view the file directly; you would choose “Open...” from the File menu to read the file back into the Social Security Benefit Calculator. Some sample cases, named SAMPLE*.PIA where “*” has values starting at 1, are included with the PIA disk.

In some cases you may want to view or edit a “.pia” file. The file is stored as ASCII text, where each line begins with a 2-digit line number. The rest of each line depends on the line number, as listed in the following table. Only lines with some nonzero data values would appear in a file.

File Structure

Line num- ber	Posi- tion	Description
01 . .	3-11	Social Security number
	12	Sex (1 for male, 2 for female)
	13-14	Month of birth
	15-16	Day of birth
	17-20	Year of birth
02 . .	3-4	Month of death
	5-8	Year of death
03 . .	3	Type of benefit (1 for old age, 2 for survivor, 3 for disability, 4 for PEBES)
	4	Type of survivor (0 for none, 1 for young, 2 for disabled widow(er), 3 for aged widow(er))
	5-6	Month of entitlement
	7-10	Year of entitlement
04 . .	3-4	Month of benefit
	5-8	Year of benefit
05 . .	3-4	Month of operation for PEBES estimate
	5-6	Planned age of retirement for PEBES estimate
06 . .	3-6	First year of earnings
	7-10	Last year of earnings

File Structure (Cont.)

Line num- ber	Posi- tion	Description
07 . .	3	Type of backward projection (0 for none, 1 if related to average wage increase, 2 if a constant percentage)
	4-9	Backward projection percentage
	10-13	Last year of earnings in backward projection period
08 . .	3	Type of forward projection (0 for none, 1 if related to average wage increase, 2 if a constant percentage)
	4-9	Forward projection percentage
	10-13	First year of earnings in forward projection period
09 . .	3-4	Month of onset for most recent period of disability
	5-6	Day of onset for most recent period of disability
	7-10	Year of onset for most recent period of disability
	11-12	Month of entitlement for most recent period of disability
	13-16	Year of entitlement for most recent period of disability
	17-18	Month of first month of waiting period for most recent period of disability
	19-22	Year of first month of waiting period for most recent period of disability
	23-24	Month of cessation for most recent period of disability
	25-28	Year of cessation for most recent period of disability
10 . .	3-4	Month of onset for second most recent period of disability
	5-6	Day of onset for second most recent period of disability
	7-10	Year of onset for second most recent period of disability
	11-12	Month of entitlement for second most recent period of disability
	13-16	Year of entitlement for second most recent period of disability
	17-18	Month of first month of waiting period for second most recent period of disability
	19-22	Year of first month of waiting period for second most recent period of disability
	23-24	Month of cessation for second most recent period of disability
	25-28	Year of cessation for second most recent period of disability
11 . .	3-4	Widow(er)'s month of birth
	5-6	Widow(er)'s day of birth
	7-10	Widow(er)'s year of birth
	11-12	Widow(er)'s month of disability onset
	13-14	Widow(er)'s day of disability onset
	15-18	Widow(er)'s year of disability onset
12 . .	3-12	Monthly noncovered pension
13 . .	3	Totalization indicator (1 if totalization applies, 0 otherwise)
14 . .	3	Blindness indicator (1 if worker is blind, 0 otherwise)

File Structure (Cont.)

Line num- ber	Posi- tion	Description
15 . .	3	Deemed insured indicator (1 if deemed insured provision applies, 0 otherwise)
16 . .	3-37	Number holder's name
17 . .	3-37	First line of number holder's address
18 . .	3-37	Second line of number holder's address
19 . .	3-37	Third line of number holder's address
20 . .	*	Type of earnings, with 1 position for each year from first year in line 6, or year in line 7 if specified, to last year in line 6, or year in line 8 if specified (0 for earnings read in, 1 for maximum, 2 for high, 3 for average, 4 for low)
21 . .	*	Type of taxes, with 1 position for each year in period specified in line 6 (0 for employee, 1 for self-employed)
Earnings on lines 22-27 are for same years for which type of earnings were specified on line 20:		
22 . .	*	First 10 years of OASDI earnings (separated by spaces)
23 . .	*	Second 10 years of OASDI earnings (separated by spaces)
24 . .	*	Third 10 years of OASDI earnings (separated by spaces)
25 . .	*	Fourth 10 years of OASDI earnings (separated by spaces)
26 . .	*	Fifth 10 years of OASDI earnings (separated by spaces)
27 . .	*	Sixth 10 years of OASDI earnings (separated by spaces)
28 . .	3-5	Total quarters of coverage, 1937-1977
	6-8	Total quarters of coverage, 1951-1977
29 . .	*	Annual quarters of coverage, with 1 position for each year from first year in line 6 to earlier of last year in line 6 or 1977 (0-4)
Earnings on lines 30-35 are for period specified on line 6:		
30 . .	*	First 10 years of HI earnings (separated by spaces)
31 . .	*	Second 10 years of HI earnings (separated by spaces)
32 . .	*	Third 10 years of HI earnings (separated by spaces)
33 . .	*	Fourth 10 years of HI earnings (separated by spaces)
34 . .	*	Fifth 10 years of HI earnings (separated by spaces)
35 . .	*	Sixth 10 years of HI earnings (separated by spaces)
36-39		(Unused)

File Structure (Cont.)

Line num- ber	Posi- tion	Description
40 . .	3-6	First year of benefit increase projection
	7	Benefit increase assumption indicator (1 for alternative 1, 2 for alternative 2, 3 for alternative 3, 4 or 5 for flat assumptions, 6 for old PEBES assumptions, 7 for user-specified assumptions)
	8	Average wage increase assumption indicator (1 for alternative 1, 2 for alternative 2, 3 for alternative 3, 4 or 5 for flat assumptions, 6 for old PEBES assumptions, 7 for user-specified assumptions)
	9	Maximum wage base projection indicator (1 for automatic, 2 for user-specified bases)
Benefit increases on lines 41-44 start in year specified on line 40 and end in year specified on line 3 (or line 4 if specified). Each increase takes 4 positions, with one decimal place and leading blanks if required, e.g. " 4.0" for a 4-percent benefit increase.		
41 . .	3-6	First benefit increase
	7-10	Second benefit increase
	...	Third through 20th benefit increase
42 . .	3-82	21st through 40th benefit increase
43 . .	3-82	41st through 60th benefit increase
44 . .	3-82	61st through 80th benefit increase
Catch-up increases on lines 45-54 start 2 years after year specified on line 40. Each increase takes 4 positions, with one decimal place and leading blanks if required, e.g. " 4.0" for a 4-percent benefit increase.		
45 . .	3-6	First catch-up benefit increase for year of eligibility specified on line 40
	7-10	Second catch-up benefit increase for year of eligibility specified on line 40
	11-14	Third catch-up benefit increase for year of eligibility specified on line 40
	15-18	Fourth catch-up benefit increase for year of eligibility specified on line 40
	19-22	Fifth catch-up benefit increase for year of eligibility specified on line 40
	23-26	Sixth catch-up benefit increase for year of eligibility specified on line 40
	27-30	Seventh catch-up benefit increase for year of eligibility specified on line 40
	31-34	Eighth catch-up benefit increase for year of eligibility specified on line 40
46 . .	3-34	8 catch-up benefit increases for next year of eligibility after year used in line 45
47 . .	3-34	8 catch-up benefit increases for next year of eligibility after year used in line 46

File Structure (Cont.)

Line num- ber	Posi- tion	Description
48 . .	3-34	8 catch-up benefit increases for next year of eligibility after year used in line 47
49 . .	3-34	8 catch-up benefit increases for next year of eligibility after year used in line 48
50 . .	3-34	8 catch-up benefit increases for next year of eligibility after year used in line 49
51 . .	3-34	8 catch-up benefit increases for next year of eligibility after year used in line 50
52 . .	3-34	8 catch-up benefit increases for next year of eligibility after year used in line 51
53 . .	3-34	8 catch-up benefit increases for next year of eligibility after year used in line 52
54 . .	3-34	8 catch-up benefit increases for next year of eligibility after year used in line 53
55 . .	3-67	Title of benefit increase assumptions
Average wage increases on lines 56-59 start in year before year specified on line 40 and end in year specified on line 3 (or line 4 if specified). Each increase takes 6 positions, with three decimal places and leading blanks if required, e.g. " 4.000" for a 4-percent average wage increase.		
56 . .	3-8	First average wage increase
	9-14	Second average wage increase
	...	Third through 20th average wage increase
57 . .	3-122	21st through 40th average wage increase
58 . .	3-122	41st through 60th average wage increase
59 . .	3-122	61st through 80th average wage increase
60 . .	3-67	Title of average wage increase assumptions
Maximum OASDI wage bases on lines 61-64 start in year after year specified on line 40 and end in year specified on line 3 (or line 4 if specified). Each wage base takes 10 positions, with two decimal places and leading blanks if required, e.g. " 100000.00" for a \$100,000.00 wage base.		
61 . .	3-12	First OASDI wage base
	13-22	Second OASDI wage base
	...	Third through 20th OASDI wage bases
62 . .	3-202	21st through 40th OASDI wage bases
63 . .	3-202	41st through 60th OASDI wage bases
64 . .	3-202	61st through 80th OASDI wage bases

File Structure (Cont.)

Line num- ber	Posi- tion	Description
Maximum old-law wage bases on lines 65-68 start in year after year specified on line 40 and end in year specified on line 3 (or line 4 if specified). Each wage base takes 10 positions, with two decimal places and leading blanks if required, e.g. "100000.00" for a \$100,000.00 wage base.		
65 . .	3-12	First old-law wage base
	13-22	Second old-law wage base
	...	Third through 20th old-law wage bases
66 . .	3-202	21st through 40th old-law wage bases
67 . .	3-202	41st through 60th old-law wage bases
68 . .	3-202	61st through 80th old-law wage bases
69 . .	3-4	Beginning month of first period of military service
	5-8	Beginning year of first period of military service
	9-10	Ending month of first period of military service
	11-14	Ending year of first period of military service
70 . .	3-14	Dates for second period of military service, as in line 69
71 . .	3-14	Dates for third period of military service, as in line 69
72 . .	3-14	Dates for fourth period of military service, as in line 69
73 . .	3-14	Dates for fifth period of military service, as in line 69
74 . .	3-14	Dates for sixth period of military service, as in line 69
75 . .	3-14	Dates for seventh period of military service, as in line 69
76 . .	3-14	Dates for eighth period of military service, as in line 69
77 . .	3-14	Dates for ninth period of military service, as in line 69
78 . .	3-14	Dates for 10th period of military service, as in line 69
79 . .	3-14	Dates for 11th period of military service, as in line 69
80 . .	3-14	Dates for 12th period of military service, as in line 69
81 . .	3-14	Dates for 13th period of military service, as in line 69
82 . .	3-14	Dates for 14th period of military service, as in line 69
83 . .	3-14	Dates for 15th period of military service, as in line 69

APPENDIX C. ENTRIES IN ANYPIA.INI OR THE REGISTRY

Information can be stored by the Social Security Benefit Calculator program, to be read when it restarts. For the Win16 version of the program (the one distributed by NTIS), the information is stored in the file ANYPIA.INI. For the Win32 version of the program, the information is stored in the Registry. The ANYPIA.INI file does not exist, or there are no entries in the Registry, when the program is first installed; all necessary information is contained within the program itself. Thereafter, certain actions by the user may cause an ANYPIA.INI file, or Registry entries, to be created or updated. Once created by the Win16 version of the program, the ANYPIA.INI file is located in the \WINDOWS directory (on a machine running Windows 3.1 or Windows 95), or in the \WINNT directory (on a machine running Windows NT). When running the Win32 version of the program, the Registry entries are located in HKEY_CURRENT_USER, Software, Social Security Administration, Anypia32.

The ANYPIA.INI file consists of sections, where each section has a title enclosed in brackets. The Registry entries consist of the same sections, without the brackets. Any of the sections described below may exist. Each section consists of lines of entries. Each line has a Name part and a Data part. The two parts are separated by an equals sign (“=”) in ANYPIA.INI. They are in separate columns in the Registry.

Recent File List

The section entitled “Recent File List” has one line for each of up to four of the most recently opened or saved files. Each line starts with a Name of “Filex”, where x is 1, 2, 3, or 4. The Data part of the line is the full pathname of the file that was opened or saved. These names are listed under the File menu.

Computation Year

The section entitled “Computation Year” has one line with a Name of “Year”. The corresponding Data part is a 4-digit year representing the current computation year.

Field Office Info

The section entitled “Field Office Info” has up to six lines. Each line has two parts (a Name entry and a Data entry):

[Field Office Info]	
Name entry	Data entry
Name	Name of district office manager.
Title	Title of district office manager.
Address1	First line of address of district office.
Address2	Second line of address of district office.
Address3	Third line of address of district office.
Address4	Fourth line of address of district office.

Historical Amounts for xxxx

There can be sections with titles of “Historical Amounts for xxxx”, where xxxx is any year after the default computation year (1998 in the current version). If there are any historical amounts sections in the ANYPIA.INI file or in the Registry, there should be one section for each year beginning with the first possible year (1999 in the current version) and ending with the last year for which data has been entered. If there is a missing year, the benefit increase, average wage, and wage bases will be set to zero for that year.

Each historical amounts section should have five lines. Each line has two parts (a Name entry and a Data entry):

Historical Amounts for xxxx	
Name entry	Data entry
BenefitIncrease	Benefit increase for December of year xxxx - 1.
AverageWage	Average wage for year xxxx - 2.
WageBase	OASDI wage base for year xxxx.
OldLawWageBase	Old law wage base for year xxxx.
HiWageBase	HI wage base for year xxxx.

Benefit Increases Set x

There can be up to four sections with titles of “Benefit Increases Set x”, where x is 1, 2, 3, or 4. Each section should have 12 lines. Each line has two parts (a Name entry and a Data entry):

Benefit Increases Set x	
Name entry	Data entry
Year1	Benefit increase in first projected year.
Year2	Benefit increase in second projected year.
...	...
Year10	Benefit increase in 10th projected year.
Year11	Benefit increase in 11th and later projected years.
Title	Title of this set of benefit increases.

Average Wage Increases Set x

There can be up to four sections with titles of “Average Wage Increases Set x”, where x is 1, 2, 3, or 4. Each section should have 13 lines. Each line has two parts (a Name entry and a Data entry):

Average Wage Increases Set x	
Name entry	Data entry
Year1	Average wage increase in last historical year.
Year2	Average wage increase in first projected year.
...	...
Year11	Average wage increase in 10th projected year.
Year12	Average wage increase in 11th and later projected years.
Title	Title of this set of average wage increases.

Catch-up Increases Set x

There can be up to four sections with titles of “Catch-up Increases Set x”, where x is 1, 2, 3, or 4. Each section should have 80 lines. Each line has two parts (a Name entry and a Data entry):

Catch-up Increases Set x	
Name entry	Data entry
Year0Year2	Catch-up benefit increase for first year of eligibility, for 2 years after current year.
Year0Year3	Catch-up benefit increase for first year of eligibility, for 3 years after current year.
...	...
Year0Year9	Catch-up benefit increase for first year of eligibility, for 9 years after current year.
Year1Year2	Catch-up benefit increase for second year of eligibility, for 2 years after current year.
...	...
Year1Year9	Catch-up benefit increase for second year of eligibility, for 9 years after current year.
...	...
Year9Year9	Catch-up benefit increase for 10th year of eligibility, for 9 years after current year.